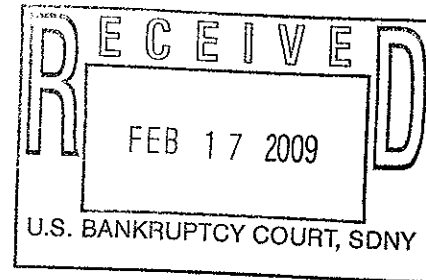


February 13, 2009

United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004



Re: Fortieth Omnibus Hearing
February 24, 2009
(10:00 a.m. EST)

In re Delphi Corporation, et al., Case No. 05-44481 (RDD) Jointly Administered
United States Bankruptcy Court, Southern District of New York

As a retiree of Delphi Corporation, I am requesting the enclosed information be included for the Fortieth Omnibus Hearing on February 24, 2009, at 10:00 a.m.

My concerns are related to the request by Delphi Corporation to terminate employer-paid post-retirement health care benefits and employer –paid post-retirement life insurance benefits for certain salaried retirees and their surviving spouses. As I reach the golden years of my life, a lot of the planning for this time included benefits provided by my life-long employer (GM then Delphi). Now it is necessary to redo that planning and balance it with available funds. Additionally it is recognized that Delphi is struggling to survive and all participants must sacrifice.

The concerns about this requested action from Delphi are as follows:

1. The amount of time available for this change creates possibilities to be forced into decisions that may not be the best available.
2. Have already planned for no health care insurance after age 65 for both my wife and me. This decision was made with the Delphi provided health care savings account playing an important role in the decision.
3. The loss of the part B reimbursement is gone and that deducts nearly \$200 per month from my income.
4. The Delphi provided life insurance was presented to be a life long benefit. Since it was available, no other life insurance was necessary in my planning. Now that I will need to have more life insurance, my health situation precludes obtaining it. This leaves me with a feeling of abandoning my spouse.
5. The value of Delphi (and GM) stock has already caused a great deal of retirement funds.
6. Union represented employees are not sharing in this help to the company.

Any plea to reconsider the changes being sought cannot be provided without at least offering some ideas for a middle ground that would allow Delphi to have a liability reduction and to avoid a huge liability to employees who have devoted much of their lives to the companies, Delphi and GM. The following thoughts should at least receive consideration:

1. My age is nearing 65, so my problems are somewhat compromised by federal programs. Those who have a few years to reach Medicare age should be given some supplemental income to help offset a very large cost. A supplement based on years of employment with the companies.
2. GM is giving each retiree over sixty-five, \$300 per month. Delphi could do this and still save liability, In fact it would be an amount that would not increase and decrease as retirees pass on.
3. Delay the implementation date to June or July first to allow more time for salaried employees to better prepare.

These items are of a great concern to retired employees who devoted a great deal of their lives to the success of GM and Delphi. We were moved to Delphi without any options to stay at GM. Again we are given little option. The cost to some retirees amounts to seven to eight hundred dollars per month for single retirees and twice that for those of us who are married. When it is considered that only 16,000 retirees are involved, there must be something between what we have today and what faces us on April 1, 2009

Thank you for the opportunity to present these issues.



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